

**Information to identify the case:**

Debtor 1	<b>Rick E. Barr</b>	Social Security number or ITIN <b>xxx-xx-4781</b>
	First Name   Middle Name   Last Name	EIN <b>-----</b>
Debtor 2	<b>Rachel I. Barr</b>	Social Security number or ITIN <b>xxx-xx-5544</b>
(Spouse, if filing)	First Name   Middle Name   Last Name	EIN <b>-----</b>
United States Bankruptcy Court <b>WESTERN DISTRICT OF PENNSYLVANIA</b>		
Case number: <b>17-11307-TPA</b>		

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Rick E. Barr  
aka Rickey E Barr

Rachel I. Barr

5/16/18

**By the court:** Thomas P. Agresti  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
**United States Bankruptcy Court**  
**Western District of Pennsylvania**

In re:  
 Rick E. Barr  
 Rachel I. Barr  
 Debtors

Case No. 17-11307-TPA  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0315-1

User: admin  
 Form ID: 318

Page 1 of 2  
 Total Noticed: 29

Date Rcvd: May 16, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 18, 2018.

db/jdb +Rick E. Barr, Rachel I. Barr, 12545 Vernon Street, Meadville, PA 16335-3558  
 14754362 +CBCS, PO Box 2724, Columbus, OH 43216-2724  
 14754363 +Conneaut Valley Health Center, PO Box 6100, Hermitage, PA 16148-1000  
 14743507 +Edgewood Surgical Hospital, 239 Edgewood Drive Extension, Transfer, PA 16154-1817  
 14743511 +Global Credit Network, Po Box 3097, Gaithersburg, MD 20885-3097  
 14754364 +Meadville Cardiology Consultants, PO Box 6041, Hermitage, PA 16148-1041  
 14754365 +Meadville Community Health Center, 747 Terrace Street, Meadville, PA 16335-1737  
 14754366 +Meadville Diagnostic, 751 Liberty Street, Meadville, PA 16335-2591  
 14754368 +Millennium Health, PO Box 844468, Dallas, TX 75284-4468  
 14754369 +Millennium Labs Inc, PO Box 844468, Dallas, TX 75284-4468  
 14743515 ++NORTHWEST SAVINGS BANK, P O BOX 337, WARREN PA 16365-0337  
 (address filed with court: Northwest Savings Bank, 100 Liberty Street, Warren, PA 16365)  
 14743514 +National City Bank, 1 Financial Parkway, Kalamazoo, MI 49009-8003  
 14754371 +PA Liberty St Emergency Physicians LLC, 751 Liberty Street, Meadville, PA 16335-2559  
 14743517 +Pnc Bank, 2730 Liberty Avenue, Pittsburgh, PA 15222-4747  
 14754372 +Specialized Loan Servicing LLC, PO Box 105219, Atlanta, GA 30348-5219

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us May 17 2018 01:53:09 Pennsylvania Dept. of Revenue,  
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,  
 Harrisburg, PA 17128-0946  
 14743505 +E-mail/Text: rkiser@co.crawford.pa.us May 17 2018 01:53:30 Crawford County Tax Claim Bureau,  
 903 Diamond Park, Meadville, PA 16335-2694  
 14743506 +EDI: CCS.COM May 17 2018 05:43:00 Credit Collection Service, Po Box 773,  
 Needham, MA 02494-0918  
 14743510 EDI: FORD.COM May 17 2018 05:43:00 Ford Motor Credit, National Bankruptcy Service Center,  
 Po Box 62180, Colorado Springs, CO 80962  
 14743509 +E-mail/Text: bankruptcy@firstenergycorp.com May 17 2018 01:53:24 First Energy,  
 Revenue Assurance, 1310 Fairmont Avenue, Fairmont, WV 26554-3526  
 14743512 +EDI: HFC.COM May 17 2018 05:43:00 Hsbc Bank Usa, Na, Po Box 30253,  
 Salt Lake City, UT 84130-0253  
 14743513 +E-mail/Text: ahefner@onefcu.com May 17 2018 01:53:59 Meadville Area Federal Credit Union,  
 300 Arch Street, Meadville, PA 16335-3217  
 14754367 +E-mail/Text: mwetherbee@mmchs.org May 17 2018 01:53:37 Meadville Medical Center,  
 1034 Grove Street, Meadville, PA 16335-2945  
 14754370 +E-mail/Text: Bankruptcies@nragroup.com May 17 2018 01:54:02 National Recovery Agency,  
 PO Box 67015, Harrisburg, PA 17106-7015  
 14743516 +EDI: AGFINANCE.COM May 17 2018 05:43:00 Onemain Financial / Citifinancial,  
 6801 Colwell Boulevard, Ntsb-2320, Irving, TX 75039-3198  
 14743518 EDI: AGFINANCE.COM May 17 2018 05:43:00 Springleaf Financial Services, 18947 Park Avenue,  
 Meadville, PA 16335  
 14743519 +EDI: RMSC.COM May 17 2018 05:43:00 Synchrony Bank / Sams, Po Box 965060,  
 Orlando, FL 32896-5060  
 14743520 +EDI: RMSC.COM May 17 2018 05:43:00 Synchrony Bank / Walmart, Po Box 965064,  
 Orlando, FL 32896-5064  
 14754373 +E-mail/Text: bankruptcydepartment@tsico.com May 17 2018 01:53:48 Transworld Systems Inc,  
 507 Prudential Road, Horsham, PA 19044-2308

TOTAL: 14

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr Wilmington Savings Fund Society, FSB, DBA Christia  
 14743508 ##+Equity One, 301 Lipponcott Drive, Marlton, NJ 08053-4197

TOTALS: 1, \* 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
 will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
 debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

District/off: 0315-1

User: admin  
Form ID: 318

Page 2 of 2  
Total Noticed: 29

Date Rcvd: May 16, 2018

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: May 18, 2018

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 16, 2018 at the address(es) listed below:

Daniel P. Foster on behalf of Debtor Rick E. Barr dan@mrdebtbuster.com,  
clarissa@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com;anne@ecf.inforuptcy.com  
Daniel P. Foster on behalf of Joint Debtor Rachel I. Barr dan@mrdebtbuster.com,  
clarissa@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com;anne@ecf.inforuptcy.com  
James Warmbrodt on behalf of Creditor Wilmington Savings Fund Society, FSB, DBA Christiana  
Trust, not in its individual capacity, but solely in its capacity as Owner Trustee for WF 19  
Grantor Trust bkgroup@kmllawgroup.com  
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov  
Tamera Ochs Rothschild trothschild@gmx.com, pa70@ecfcbis.com

TOTAL: 5